

EXHIBIT "D"

February 5, 2020

Re: 15 Oakfield Road  
St. James NY 11780

**FAXED**  
2/6/20  
4:20 pm

I am writing this letter in order to respond prior to your required date of 2/6/20.

With all the scams being directed at seniors regarding their homes, I am leary receiving a letter like yours.

I do not know you, Windward Bora LLC, or a bill for \$14,826.89 for which I have never received an invoice.

Please clarify what and with whom I am dealing with.

Thank you.

Ellen Marie Reduto